

REMARKS

The Office examined claims 1-20 and rejected same. With this paper, claims 1 and 14 are changed to even more distinctly claim the invention, and claims 4 and 14 are changed in response to an assertion of missing antecedent. Claims 1-20 remain pending.

Changes to the claims

Based on conversation with the two Examiners who have examined this application, it has become clear that it would be helpful to add clarifying language to the independent claims (1 and 11), to distinguish the kind of risk records in the knowledge base and the data store of profiles. Thus, claims 1 and 11 are here changed to make more clear that the knowledge base holds risk records that have quantitative fields (numerical fields or subjective fields synchronized to numerical fields) that are averages of such fields for completed projects or processes, whereas the data store of profiles includes risk records for particular projects or processes. Further, the independent claims are changed to recite that the updating of the knowledge base is an averaging of a profile risk record value into a corresponding generic risk record value, as explained at page 21, line 28:

... the generic risks in the knowledge base have values for measuring fields (risk inherent likelihood, inherent cost of consequence and control effectiveness) that are averages of the values used in profiles of various users over time.

The averaging is explained at page 28, line 7:

... for example, if 100 measuring field values have already been used to determine a value of a measuring field [for a generic risk record in the knowledge base], and the risk processor pulls three new values of the same measuring field for the same risk from the data store 12 of contexts [i.e. profiles], then the existing value in the knowledge base 11 will be given a weight of 100, compared to an assumed weighting of 1 for each of the three values pulled from the data store of contexts.

Claim 11 is changed correspondingly, and to expressly recite the knowledge base and the data store of profiles recited in claim 1, and also the inherent consequence of the method of claim 11 (which inherent consequence is also recited in claim 1).

Regarding the invention as claimed

Since the Examiner is new to the proceedings for this case, applicant here explains in brief the invention as claimed in claims 1 and 10 (depending from claim 1). Claim 1 is directed to the use of quantitative risk information obtained in a particular project for updating a knowledge base of generic risk information, i.e. risk information not having to do with a particular project but instead representing accumulated experience over many different projects (after some years of use of the invention). Claim 10 is directed to using the generic risk information as a starting point for a new project.

Claim 1 recites a system for use in managing risk, comprising a knowledge base, a data store of profiles, and a risk processor.

The knowledge base holds generic risk records--i.e. records having to do with a risk in the abstract, as opposed to a risk in any actual project--each such record including a plurality of fields at least some of which have subjective or quantitative values, with the subjective values synchronized to numerical values. Thus, e.g. a generic risk record might indicate it is a record for risk of cost increases for fuel, and might indicate a risk of "moderate." The system includes information that translates "moderate" to a numerical value so that it can be arithmetically manipulated, for example averaged with a quantitative field of another risk record.

The data store of profiles holds profile risk records each associated with a particular profile--i.e. a particular actual

project--and each including the same plurality of fields as the generic risk record. The profile risk records are for use in providing a risk assessment in the particular profile/ actual project. It is helpful, in understanding the invention as in claim 1, to appreciate that the profile risk record is, in the context of claim 1, for a project that has already been completed, and so the quantitative values of the profile risk records for the project are based on actual experience, although only for one particular project.

The risk processor updates subjective or quantitative values of generic risk records based on corresponding field values in the profile risk records in the data store of profiles. The updating is, for example, a simple averaging process. See for example page 14, line 7. See also page 21, beginning line 27, explaining:

... the generic risks in the knowledge base have values for measuring fields (risk inherent likelihood, inherent cost of consequence and control effectiveness) that are averages of the values used in profiles of various users over time.

The result of the updating by the risk processor is that the subjective or quantitative values of the generic risk records are refined over time based on values of the corresponding fields of the profile risk records, and thus, the knowledge base "learns over time."

So claim 1 is directed to improving the knowledge base. Claim 10, on the other hand, is directed to using the knowledge base in a particular project. Claim 10 recites that the risk processor uses the generic risk records of the knowledge base (having quantitative risk values reflecting experience gained over many projects), to provide initial values for profile risk records, i.e. to provide values for risk in an actual project. As explained also at page 21, but starting at line 31:

A user can extract a risk from the knowledge base and either use these learned values or override the values with values of the user's own choosing. Typically only some of the

risks appropriate to a new profile being created by a user will be extracted by the user from the knowledge base. The user will in addition create new risks from scratch, as in the next step in the particular use of the invention illustrated in Fig. 2.

Thus the generic risk records can be said to serve as templates, or starting points for risk assessment for an actual project.

Request for additional information

At what is indicated as page 2 of an attachment to the Office action (following page 27 of the Office action), the Office requests the following additional information:

a) information regarding KnowRisk Standard 1.0 detailing features of the software along with availability information;

b) information regarding the 1997 launch of KnowRisk detailing features of the software from the 1997 launch;

c) information regarding all editions of KnowRisk available during the time period comprising the launch date in 1997 up until January 31, 2001, detailing features or methodologies and version histories of all such editions of KnowRisk; and

d) "the citation and a copy of each publication that any of the applications [sic] relied upon to develop the disclosed subject matter that describes the applicant's invention, particularly as to developing KnowRisk ... [and for] each publication ... a concise explanation of the reliance placed on that publication in the development of the disclosed subject matter";

e) "the citation and a copy of each publication which any of the applicants authored or co-authored and which describe [sic] the disclosed subject matter of risk management, especially those disclosing the KnowRisk system"; and

f) a statement of "the specific improvements of the claimed subject matter in claims 1-20 over prior art (KnowRisk) and

indicate the specific elements in the claimed invention that provide those improvements ... [and] for claims expressed as means or steps plus function, please provide the specific page and line numbers with the disclosure that describe the claimed structure and acts."

In response to items (a)-(c), the inventors have explained the following. KnowRisk 1.0 was released in 1997. The next release was KnowRisk 2.0, on 25 September 2000. A copy of the release documentation for KnowRisk 2.0 is provided as attachment A. KnowRisk version 1.0 includes:

a knowledge base for maintaining a generic risk record including a plurality of fields, but not any fields having subjective values synchronized to numerical values;

a data store of profiles, for maintaining a profile risk record associated with a particular profile, but not including the same plurality of fields as the generic risk record,

and no risk processor for updating at least one of the subjective or quantitative values of the generic risk record based on a corresponding field value in the profile risk record in the data store of profiles.

It is not until version 2.0, with a release date less than one year prior to the filing of the present application, that KnowRisk included the fields having subjective values synchronized to numerical values and a profile risk record including the same plurality of fields as a corresponding generic risk record. Even today, however, there is no version of KnowRisk--not even a Beta test verstion--that includes a risk processor for updating at least one of the subjective or quantitative values of the generic risk record based on a corresponding field value in the profile risk record in the data store of profiles.

In response to item (d), the inventors have explained that there was no publication in existence as of the filing date that described the invention, and thus no application that could have been relied on.

In response to item (e), the inventors have not authored or co-authored any publications describing the disclosed subject matter of risk management, irrespective of the KnowRisk system, prior to the filing of the application. There have been news stories published about KnowRisk, as noted in the Office action, which the inventors therefore assume are in the possession of the Office and so are not provided here. As the Office must surely be aware, these news stories in no way disclose the invention as claimed in claim 1, nor in fact do they provide technical details of risk management in any respect.

The inventors have explained that although version 2.0 of KnowRisk was not officially released until Sept. 25, 2000, beta (test) versions were installed at beta test sites, and an advertising brochure was distributed in the United Kingdom prior to the official release date. But as noted, even version 2.0 does not include the updating of the knowledge base, as recited in claim 1. A copy of the brochure is attached as Attachment B. The earliest date on which the brochure was distributed was Feb. 1, 2000. (The brochure discloses the use of subjective fields, but does not disclose that they are synchronized to numerical fields. Nor does it disclose a risk processor for updating at least one of the subjective or quantitative values of the generic risk record based on a corresponding field value in the profile risk record in the data store of profiles. It discloses merely a "dynamic" knowledge base.)

Since filing, there has been publication of the invention because of publication of a corresponding PCT application (at the 18 month-after-filing point) of a corresponding PCT application

(PCT/AU02/00094, having international filing date 31 Jan. 2002), publication of the present application (2005/0086090, with publication date April 25, 2005), and a brochure in first quarter 2006 including the statement "... a knowledge base that learns from your experience ...," however there is no detail given.

In response to item (f), please see the response to items (a)-(c), explaining that at least the risk processor as in claim 1 is new compared to the prior art, i.e. the prior art does not teach a risk processor for updating a subjective or quantitative value of a generic risk record in a knowledge base, based on a corresponding field value in a profile risk record in a data store of profiles. Thus also, the prior art does not teach using the generic risk records as templates/ starting points for profile risk records for a project, as in claim 10.

Also in response to item (f), no claims are "expressed in means or steps plus function." (The method claims recite "step of" but not "step for" and so trigger a presumption that the claim is not a "step plus function" claim. See *Masco Corp. v. United States*, 64 USPQ2d 1182, 1189 (Fed. Cir. 2002) ('We thus hold that where a method claim does not contain the term "step[s] for," a limitation of that claim cannot be construed as a step-plus-function limitation without a showing that the limitation contains no act.')

In summary, and by way of clarification, there was no publication of the invention prior to filing, and in particular no publication of the updating of the knowledge base as in claim 1. Further, the updating has not yet been implemented in any version of KnowRisk--commercial or test.

#### Response to Arguments

At page 2 of the Office action, the Office states that:

Applicant argues that Mulholland does not teach or suggest what could fairly be likened to a body of risk information, including:

- quantitative risk information in any arrangement
- risk information for a particular project.

Applicant respectfully disputes such characterization of applicant's argument. In response to the previous Office action, applicant stated:

*However, even assuming that the information in Mulholland's knowledge base is organized as records of fields, Mulholland does not teach or suggest what could fairly be likened to a body of risk information including quantitative risk information in any arrangement (recited as generic risk records having fields for holding quantitative values), and also risk information for a particular project (recited as a risk record having the same fields as the generic risk record), and also a risk processor for updating the former body of risk information based on the risk information for a particular project. [Some emphasis added, namely the emphasis of "and also" in each such occurrence.]*

For the record, applicant concedes that the prior art does teach quantitative risk information in at least some arrangements, and the prior art does teach risk information for a particular project. Applicant's statement is fairly understood to assert that Mulholland does not teach a system including a risk processor that updates a body of risk information including quantitative risk information based on risk information in a particular project. As applicant has argued before, Mulholland teaches both a risk identification phase and a risk assessment phase of risk management. Risk identification has only to do with answering "What are the risks?" Risk assessment has to do with "How big is a given risk?" And Mulholland teaches making use of past experience for risk identification, but does not teach making use of past risk management projects to update a body of risk information including quantitative risk information. More specifically, Mulholland teaches a knowledge base for *risk identification*, but does not teach a knowledge base for *risk measurement*.



Applicant can further distinguish over Mulholland, because applicant's claims are more narrow than only just what is needed to distinguish. Claim 1 recites a risk processor that updates a subjective or quantitative value of a generic risk record in a knowledge base holding generic risk records each including a plurality of fields, based on a corresponding field value in a profile risk record in a data store of profiles, where the profile risk record has the same plurality of fields as the generic risk record. There is thus a data store (of profile risk records) holding a risk record for an actual project, including a subjective or quantitative field. There is thus also a data store (of generic risk records, recited as a knowledge base). The risk processor updates the values of the latter based on the former. Mulholland teaches only a knowledge base (hypercard system) helpful in a risk identification phase of risk management, and also a risk assessment phase of risk management, but does not teach the two data stores recited in claim 1, nor the updating of one based on values in the other. Further still, as amended, claim 1 recites that the updating is an averaging process, i.e. the risk record for a particular project is averaged into the corresponding value in a corresponding generic risk record in the knowledge base. (As explained above, the averaging process takes into account how many values have already been averaged. Thus, if there are already two that have been averaged to form a value on file in the knowledge base, and one more is to be averaged into the value, then the value on file is given a weight of 2/3 and the new value a weight of 1/3.)

At page 3 of the Office action, in the response by the Office to applicant's arguments, the Office asserts that Mulholland discloses a risk processor as recited in claim 1. The Office argues that Mulholland discloses the use of commercially available application programs called HyperCard and Excel, and argues that the use of such computer software programs inherently

requires the use of the computer processor for execution, and notes that Mulholland at page 12, column 2, lines 57-58, discloses that "the Excel spreadsheet model also provides the means for sensitivity analyses for different outcomes." The Office argues then that the sensitivity analysis, performed by varying one element at a time, "thereby updat[es] the body of risk information *for a particular project*." [Emphasis added.]

Applicant respectfully insists that this assertion by the Office misreads the invention as in claim 1. It is not the body of risk information *for a particular project* that is being updated in claim 1, but rather the body of risk information *representing many different projects*, i.e. the generic risk records. Claim 1 recites a risk processor that uses a profile risk record to update a corresponding record in the knowledge base of generic risk records. As explained at page 8, line 31, a generic risk record is one not associated with any particular profile, and as explained at page 21, line 28:

... the generic risks in the knowledge base have values for measuring fields (risk inherent likelihood, inherent cost of consequence and control effectiveness) that are averages of the values used in profiles of various users over time.

And as explained above, claim 1 is now changed to make even more clear that the generic risk records of the knowledge base represent an average over many different projects.

Further, the cited text in Mulholland in no way teaches or suggests even the updating of one data store based on another, let alone the updating recited in claim 1, namely the updating of generic risk records (representing risk information for many projects) based on a profile risk record (representing a risk in a particular project). Mulholland does disclose risk assessment (as one phase in risk management), but applicant is not claiming to have invented a risk assessment stage of risk management. Applicant claims updating of risk values in a knowledge base

based on actual experience, and there is simply no teaching whatsoever anywhere in Mulholland of such an updating, which results in a knowledge base learning over time.

At page 5 of the Office action, the Office asserts that applicant is arguing features not recited in the claims. Specifically, the Office asserts that applicant is arguing the updating of historical information based on current information and this is not recited in the claims. Applicant respectfully submits that this assertion is again due to a misreading of claim 1. What is being claimed in claim 1 is exactly, although in other words, the updating of historical information based on current information, as explained here (and as explained in the applicant's to each previous Office action). The field value of a generic risk record in the knowledge base is updated based on a corresponding field value of a profile risk record, and as explained at page 21, line 28, the generic risk records are "the generic risks in the knowledge base are averages of the values used in profiles of various users over time." Also, as mentioned, claim 1 is now changed to make even more clear that the updating of the knowledge base is (in other words) the updating of historical information based on current information.

At page 6 of the Office action, the Office asserts that if applicant is claiming particular values within the field, it is of no import to the scope of the claim and no patentable weight is given to such a claim. Applicant respectfully submits that it is not any particular value that is being claimed, but rather the process of updating values, whatever the values are, that is being claimed.

At the bottom of page 6 of the Office action, the Office responds to applicant's assertion that Mulholland and White in combination failed to teach the updating of risk information as recited in claim 1, with the maintaining of information in

knowledge base in the same arrangement as for a particular project. For the feature of updating risk information, the Office again refers to simply Mulholland, but as applicant has argued above, Mulholland (alone) does not teach the updating. For the feature of maintaining information in the knowledge base in the same arrangement as for a particular project, the Office asserts that applicant is relying on a feature not recited in the claims. Applicant respectfully submits that claim 1 is clear on its face as reciting such a feature: claim 1 recites that the record in the data store profiles include the same plurality of fields as the generic risk records. This is, in other words, the subject feature.

#### Claim rejections under 35 USC §101

At page 8 of the Office action, the Office discusses claim rejections under 35 USC 101, but never actually rejects any of the claims of the application under said section of the US code. Applicant nevertheless responds here to statements made by the Office regarding 35 USC 101. The Office states that to be useful, as required by 35 USC 101, a claimed invention must yield a result that is "specific, substantial, and credible," and asserts that the recitation of "maintaining/updating generic risk records is not deemed to be specific, substantial, and credible because the claimed invention does not have a specific or substantial result, nor is there a positive citation of use for the result." At the top of page 10, the Office goes on to note that, "If, however, the risk records were somehow used in a real-world application such as managing projects (based on the corresponding identified risk) or generating new generic risk templates (used to provide risk analysis of future projects), then the claimed invention would yield a real world, i.e., tangible, result."

As explained above, claim 1 quite exactly does claim the generating of new generic risk templates in that the updated values of the generic risk record are different values and therefore new values, and therefore amount to a new generic risk template. And as recited in claim 10, these generic risk templates are then used for future projects. Therefore, based on the criterion given by the Office, the claimed invention is useful.

To the extent that the Office intended to reject any of the claims of the application based on 35 USC §101, applicant therefore respectfully request that such rejections be reconsidered and withdrawn.

#### Claim rejections under 35 USC §112

At page 10 of the Office action, in section 5, the Office rejects claims 4 and 14 for allegedly not having an antecedent basis for "the risk management analysis" in lines 4-5. Applicant respectfully points out that claims 4 and 14 depend respectively from claims 1 and 11, both of which recited (prior to this paper) providing "an analysis of use and managing risk," and therefore, recite providing a risk management analysis. This was the antecedent basis. Nevertheless, applicant has here amended claims 4 and 14 to recite "a risk management analysis" in the body of those claims. Correspondingly, claims 1 and 11 are changed to no longer recite providing an analysis of use in managing risk."

#### Claim rejections under 35 USC §103

At §6 of the Office action, the Office rejects claims 1-2 and 4 under 35 USC §103 as being unpatentable over Mulholland. The rejection here is substantively the same as in the previous Office action. Applicant therefore renews applicant's previous response and adds further argument here, based on clarifying

language added to the claims. In brief, and as explained above, applicant respectfully strongly insists that Mulholland in no way can be fairly interpreted to teach a risk processor as recited in claim 1, either as amended here, or as examined. The Office asserts that the risk processor is disclosed in Mulholland because Mulholland teaches a computer hosting the HyperCard system in Excel spreadsheets, and because Mulholland teaches using the HyperCard system for risk identification. Applicant respectfully asks how is this in any way analogous to using a risk measured in a particular project to update a generic risk record in a knowledge base of generic risk records, so that as a result, the generic risk records are refined over time based on values of the corresponding fields of the profile risk record, which refining is the inevitable result of the risk processing recited in claim 1, and which is set out at the end of claim 1 as an inherent consequence of what is recited in claim 1. Applicant respectfully submits that all that the Office has done is to reiterate applicant's own assertion, namely that Mulholland does teach a HyperCard system but it is of use only in risk identification, and also teaches a risk assessment phase, but does not teach anything whatsoever corresponding to the knowledge base of generic risk records that are updated over time based on profile risk records, as recited in claim 1.

Further, as explained, claim 1 is now amended to recite that the updating process is an averaging process, and no such averaging process is disclosed by Mulholland.

At page 25 of the Office action, claim 11 is rejected for the same reasons as claim 1. Thus, the traversal for claim 1 applies also to claim 11, which includes a limitation corresponding to each limitation of claim 1.

Applicant therefore respectfully submits that the rejections of claims 1 and 11 cannot stand since Mulholland fails to teach a

knowledge base of generic risk records, and fails to teach a data store of profiles having corresponding fields, and fails to teach a risk processor updating a record in a knowledge base based on a corresponding record in the profile data store, let alone doing so based on an averaging process as now claimed.

Since all of the other claims depend from either claim 1 or claim 11, applicant respectfully request that the rejections of these other claims be withdrawn at least based on their dependencies.

Conclusion

For all the foregoing reasons it is believed that all of the claims of the application are now in condition for allowance, and their passage to issue is earnestly solicited. *Applicant's attorney urges the Examiner to call to discuss the present response if anything in the present response is unclear or unpersuasive.*

Aug. 11, 2006

Date

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Respectfully submitted,



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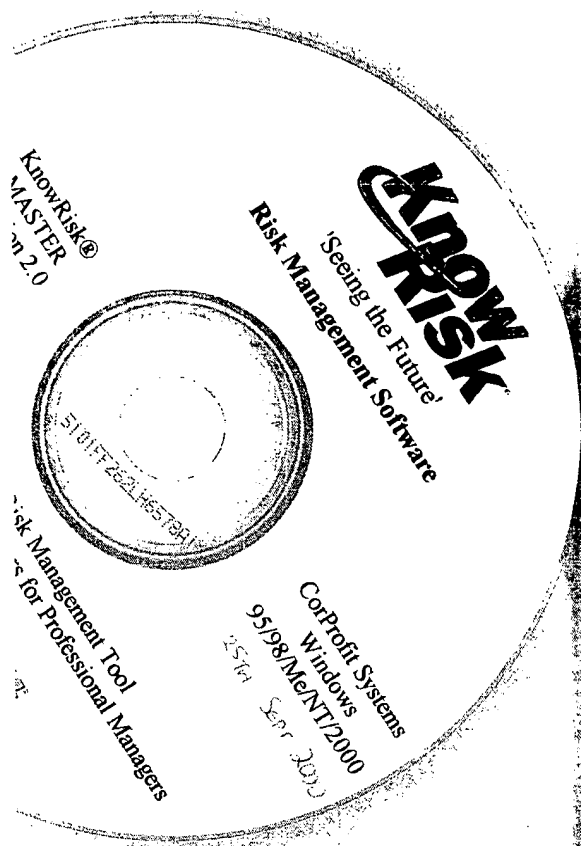
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Attach. A: Documentation for official release of KnowRisk 2.0

Attach. B: Advertisement for KnowRisk distributed on or after  
Feb. 1, 2000.

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Attorney Docket No. 2-591.5  
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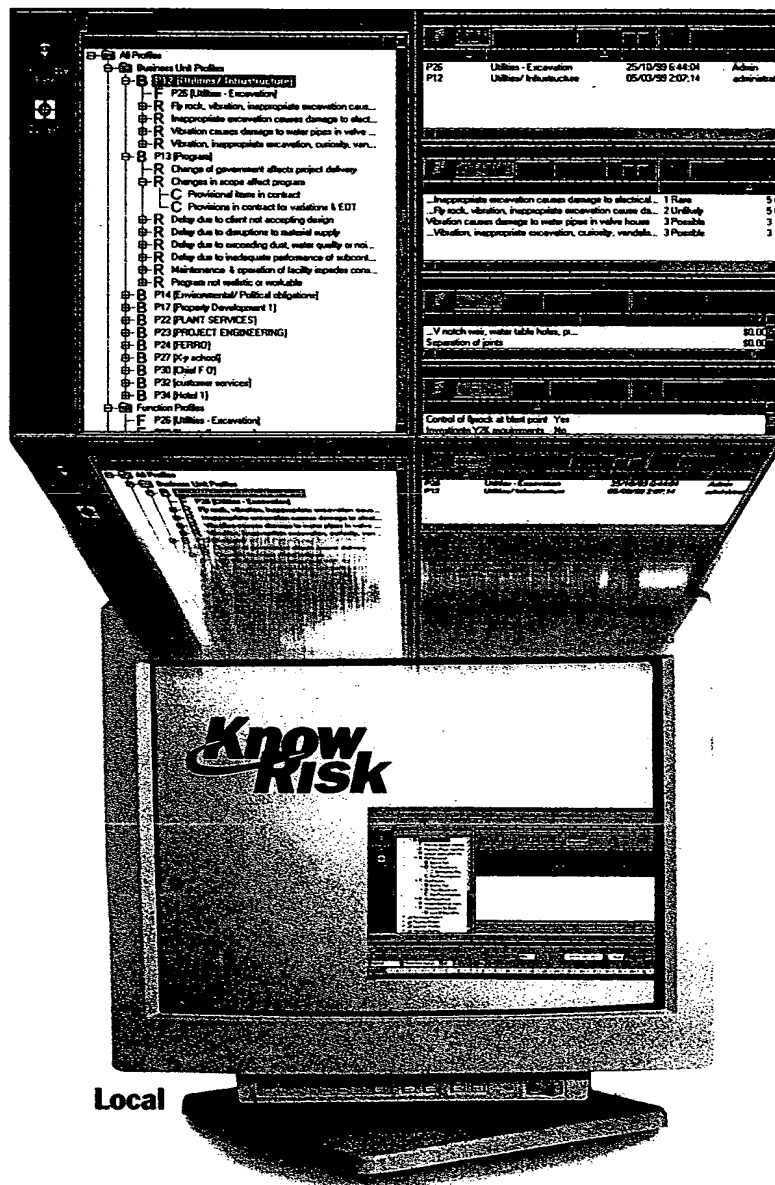
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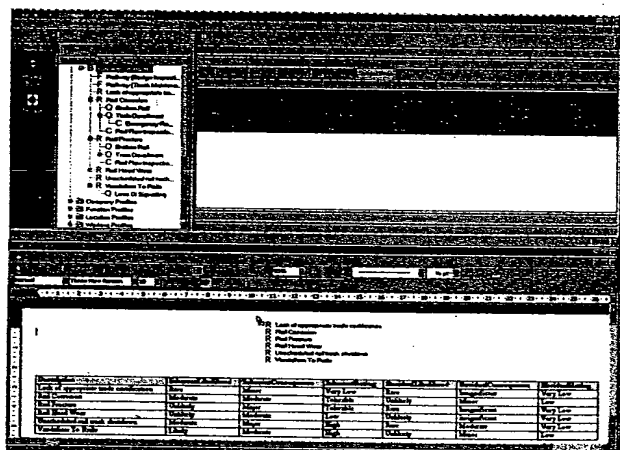
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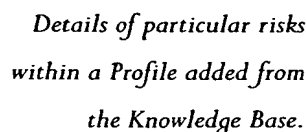
- Create and update their proprietary Knowledge Base;
- Approve new information prior to its inclusion in the Knowledge Base;
- Create and customise information display layouts;
- Create, update and delete Risk Profiles;
- Create Forms for Risk Profile data collection;
- Create detailed Risk Profile reports and summaries.

## Knowledge Base

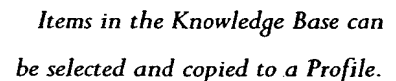
- The organisation's hierarchy of business units, or Organisation Breakdown Structure (OBS);
- Those business unit's geographical Locations;
- The Work or Functions or Processes that each business unit performs;
- Insurance Policies for transferring risk impacts.

- Risks facing the organisation;
- Impacts or Consequences of those Risks;
- Controls on those Risks and Consequences;

and may link Risks to their Consequences and Controls for automatic inclusion in Profiles.



GERHARD ZIEMS, AUDIT REPRESENTATIVE, BILFINGER + BERGER, GERMANY



**KnowRisk® Pro, Std for Networks, Std and Lite use Profiles in Contexts, such as by Functions, Assets, Work categories:**

- **Business Unit Profiles** for tracking business units' exposure and progress towards achieving mitigation targets;
- **Context Profiles** which link common Risks, Consequences and Controls to any Profile necessary for conducting Risk studies;
- **Simple but powerful means** for modelling "what if" scenarios which may then be used to calculate the subjective or fully quantitative values of Risk exposure.

## The KnowRisk® Product Range

**KnowRisk® Pro:** is an enterprise level application, designed specifically for multiple users, using a central relational database such as MS SQL Server or Oracle, on the customer's server(s) and LAN/WAN. It has all the available features and is able to exchange data with Standard for Networks, Standard and Mobile.

### **KnowRisk® Standard for Networks:**

is installed on the customer's LAN and is designed to assist a smaller number of users who may want to use the application but do not have a corporate back-end database. It has its own built-in database and allows one user only to access the databases at one time, that is '1 concurrent user' at a time, but any number of users can have non-concurrent access. It incorporates most of the non-enterprise features of Pro and can exchange data with Pro, Standard and Mobile.

**KnowRisk® Standard:** is a stand-alone single user only application incorporating most of the non-enterprise features of Pro but operating with multiple databases on the single user's local hard disk. It can exchange data with Pro, Standard for Networks and Mobile.

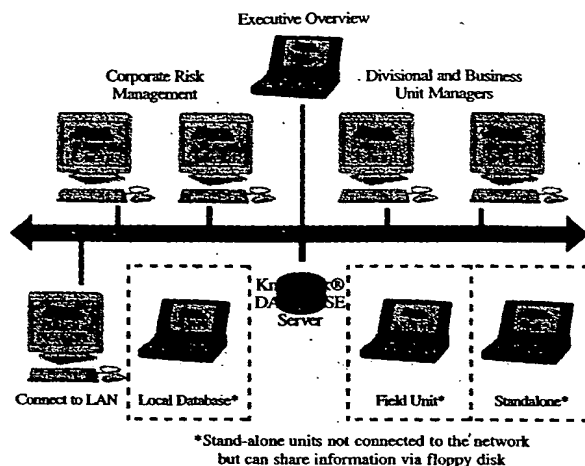
**KnowRisk® Lite:** is a stand-alone single user basic application incorporating a number of the features of Standard, operating with only a single database on the single user's local hard disk. It cannot share data with other models.

**KnowRisk® Mobile:** is a basic version intended to be used by users who have access to KnowRisk® Pro, Standard for Networks or Standard, who require the flexibility of working away from the office on a laptop computer. KnowRisk® Mobile can transfer information to and from KnowRisk® Pro, Standard for Networks and Standard, so that data can be pre-loaded prior to a field trip or to be worked on at home, and then the revised data automatically input on return to the office. Many Pro and Standard for Network users also have a number of Mobile units.

The above versions enable the program to be used in different combinations, within the same organisation, to suit the operating environment of the end user, particularly as the user's data can be "downloaded" and "uploaded" between a number of the models.

Refer to the product list for the complete list of features available.

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Example of a typical installation

### Recommended minimum PC specifications

Windows '95 or higher	CPU Pentium II 250 MHz or higher				
	Pro	Std for Networks	Std	Lite	Mobile
RAM	128MB	64MB	64MB	64MB	64MB
Hard Disk	50MB	50MB	50MB	20MB	20MB

**Complies with the Turnbull Committee Recommendations for risk management.**

### For further information please contact

Albany Risk Management Ltd  
Albany House, Market St.  
Maidenhead, Berkshire SL6 8BE  
Phone: 01628 421522 Fax: 01628 421523  
Email: knowrisk@btconnect.com

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## Layout/Filters

Users may configure the KnowRisk® interface to display any combination of data by:

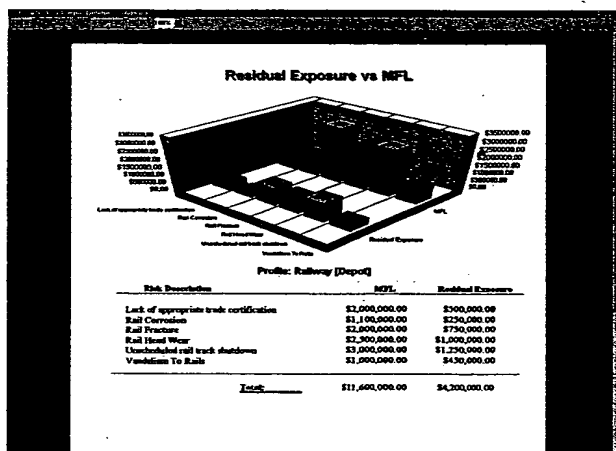
- Modifying the supplied Layouts of Profiles, Forms, Reports and Knowledge Base data entry screens;
- Creating their own Risk Management Methods from scratch;
- Creating, editing and applying Filters to sort information on Profiles, thereby reducing the risk of information overload.

## Forms

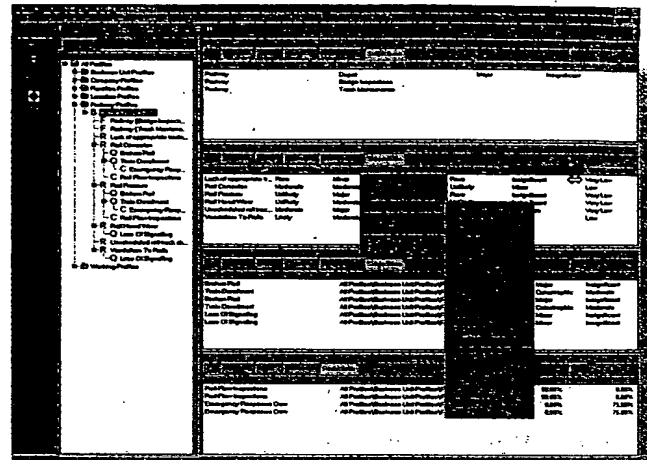
To help Risk Managers gather and update data, KnowRisk® Pro, Std for Networks, Std and Lite include a number of customisable forms which can be printed out and filled in by hand "at the coalface". Forms data can then be keyed into KnowRisk® Pro, Std for Networks, Std or Lite back at the workstation.

## Reports

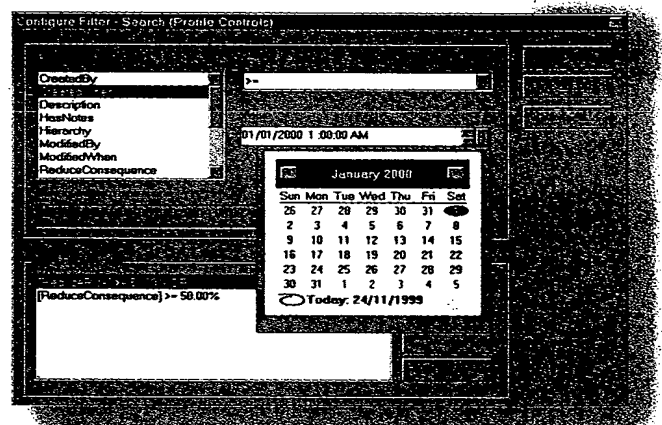
Customisable, printable summaries and reports give clear, concise indication of exposure, the effectiveness of Controls and progress towards mitigation targets. These overviews are enhanced extensively by graphs using industry-standard expressions for target and actual exposures.



Many different reports, charts and graphs are available to summarise data in easy to assimilate formats and pass on to colleagues.



As users become more experienced, they can create their own screens and reports.



Filters can be created using various values and expressions

"Perpetual has introduced an innovative risk management program across the group, based upon Control Self Assessment (CSA). A key enabler of the success of this program has been KnowRisk®. Indeed, without KnowRisk®, it is probable that our objectives of the program would not have been achieved"

MIKE RYAN, NATIONAL BUSINESS REVIEW MANAGER,  
PERPETUAL TRUSTEES AUSTRALIA LIMITED

# hierarchy

C  
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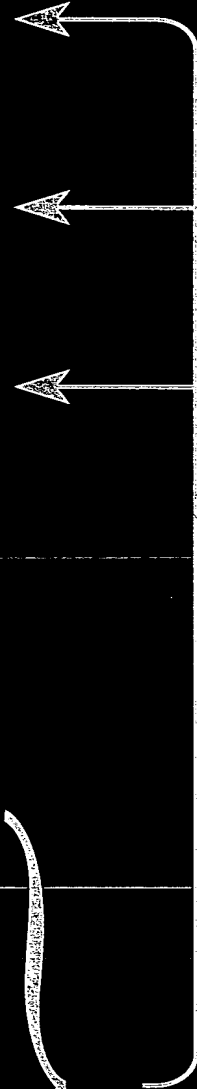
**Organisation**

**Division**

**Business Unit**

Functions

Work



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**Causes**

**Risks**

**Consequences**

**Controls**





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